

# BadgerCare

## BadgerCare and Farm Families



### Benefit of BadgerCare to Farm Families

BadgerCare provides access to health care for low-income families without health insurance, including farm families. BadgerCare helps low-income farm families who do not have access to health care by expanding eligibility to higher income levels and by eliminating the asset test for all resources. BadgerCare provides health care to farm families with income at or below 185% of the federal poverty level (FPL) without access to health insurance. Once eligible, families may remain in BadgerCare until their income exceeds 200% of the FPL. Families with income above 150% of the FPL pay a monthly premium of no more than 3% of family income. No family with income at or below 150% of the FPL pays a premium.

### How Farm Families' Incomes are Calculated for BadgerCare

Consistent with federal law, annual depreciation is added back to taxable net income, but only up to a maximum amount no greater than a farm family's total gross income. This is the same method that is used in Medicaid. Unlike Medicaid, however, BadgerCare has a higher income level for persons age six and older and has no asset test.

A farm family qualifies for BadgerCare if the farm family's gross income, less expenses, but excluding depreciation, does not exceed the BadgerCare income limit of 185% of the FPL.

### Calculating Income

BadgerCare Premium Amounts						
Family Size	150% FPL Annual	Monthly Premium	185% FPL Annual	Monthly Premium	200% FPL Annual	Monthly Premium
2	\$16,590	\$30	\$20,461	\$45	\$22,120	\$45
3	\$20,820	\$45	\$25,678	\$60	\$27,760	\$60
4	\$25,050	\$60	\$30,895	\$75	\$33,400	\$75
5	\$29,280	\$60	\$36,112	\$90	\$39,040	\$90
6	\$33,510	\$75	\$41,329	\$90	\$44,680	\$105



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The following example illustrates this method. A farm family of three has an annual gross income of \$160,000. Other expenses, including depreciation, total \$156,000 per year. The family's taxable net income (gross income minus all expenses) is \$4,000. Annual depreciation is \$20,000. Adding back depreciation, the family's net income for purposes of BadgerCare is \$24,000 (\$20,000 depreciation + \$4,000 net income), which does not exceed 185% of the FPL. This family qualifies for BadgerCare.

In computing family income, BadgerCare allows the standard Medicaid deductions from gross income - \$90 for work-related expenses, \$50 for child support, and \$175 - \$200/child for child-caring expenses to be claimed.

### For More Information...

**VISIT:** [www.dhfs.state.wi.us](http://www.dhfs.state.wi.us)

**CALL:** (800) 362-3002  
(TTY and translation services available)

